Learn how you may be able to make your mortgage payment more affordable.

The Obama Administration's Making Home Affordable Program was created to help millions of homeowners refinance or modify their mortgage payments to a level that is affordable now as well as in the future. If you are looking for a way to make homeownership more affordable, the Home Affordable Refinance or the Home Affordable Modification may be able to help.

Home Affordable Refinance

Are you paying your mortgage on time, but are unable to refinance to a lower interest rate, perhaps due to a decrease in the value of your home? A Home Affordable Refinance may be the solution. This refinance option is designed to help homeowners whose loans are held by Fannie Mae or Freddie Mac refinance into more affordable mortgages.

Home Affordable Modification

Are you struggling to make your monthly mortgage payment, perhaps because your interest rate has increased or you now have less income? The Home Affordable Modification may be the best option for you. This modification option is intended to help provide qualified homeowners with mortgage payments they can afford.

Take Action Today

If you think you may be among the millions of homeowners who are eligible for the Making Home Affordable Program, act now.

- For more information about the Making Home Affordable Program, visit www.MakingHomeAffordable.gov, an official web site of the U.S. government.
- To determine if you have a Fannie Mae or Freddie Mac loan:

Fannie Mae: www.FannieMae.com/loanlookup or 1-800-7FANNIE (Monday – Friday, 8 a.m. to 8 p.m. ET)
Freddie Mac: www.FreddieMac.com/mymortgage or 1-800-FREDDIE (Monday – Friday, 8 a.m. to 8 p.m. ET)

- Contact your mortgage lender the company to which you send your monthly mortgage payment to determine if you qualify.
- To speak with a housing counselor:

Call the Homeowner's Hope™ Hotline at 1-888-995-HOPE (4673). (Available 24/7 in English and Spanish. Other languages by appointment.)

Find a HUD-approved housing counselor at www.hud.gov.

These services are free!

• If you are scheduled for foreclosure, contact your mortgage lender or a housing counselor immediately. Your mortgage lender may postpone the foreclosure while your loan is evaluated.

Beware of Foreclosure Rescue Scams

- Assistance from a HUD-approved housing counselor is FREE. Beware of anyone who asks you to pay a fee in exchange for counseling or a loan modification.
- Beware of people who pressure you to sign papers immediately.
- Do not sign your deed over to anyone unless you are working directly with your mortgage lender to forgive your debt.
- Never make a mortgage payment to anyone other than your mortgage lender without their approval.





瞭解如何使房貸付款的負擔變輕。

歐巴馬政府的「房貸可負擔計劃」(Making Home Affordable Program) 是為了協助數百萬名屋主 重新貸款,或將其目前及未來的房貸付款調整至可負擔的程度而擬訂。若您想要讓供房的負擔變輕, 「房貸可負擔重新貸款」(Home Affordable Refinance) 或「房貸可負擔貸款調整」(Home Affordable Modification) 也許可助您一臂之力。

房貸可負擔重新貸款 (Home Affordable Refinance)

您是否雖然能夠準時支付房貸,卻可能因為您的房屋價值下跌的緣故,無法以較低的利率重貸?「房貸可負擔重新貸款」(Home Affordable Refinance) 可能就是解決之道。此重新貸款選項是為了協助那些向 Fannie Mae 或 Freddie Mac 貸款的屋主重新貸款,以減輕其房貸負擔而設計。

房貸可負擔貸款調整 (Home Affordable Modification)

您是否身陷每月想方設法以支付房貸的困境?或許是因為您的利率上升,或您現在的收入減少?「房貸可負擔貸款調整」(Home Affordable Modification)可能就是您解決這一困境的最佳選擇。此房貸調整是為了向符合資格的屋主提供他們能負擔得起的房貸付款。

立即採取行動

若您認為自己是符合「房貸可負擔計劃」(Making Home Affordable Program) 資格的數百萬名屋主之一, 請立即採取行動。

- 如需有關「房貸可負擔計劃」(Making Home Affordable Program) 的詳細資訊, 請造訪 www.MakingHomeAffordable.gov,這是美國政府官方網站。
- 若要確定您擁有的貸款是否是 Fannie Mae 或 Freddie Mac 貸款:

Fannie Mae: www.FannieMae.com/loanlookup 或撥 1-800-732-6643 (東部時間週一至週五上午 8 點至晚上 8 點) Freddie Mac: www.FreddieMac.com/mymortgage 或撥 1-800-373-3343 (東部時間週一至週五上午 8 點至晚上 8 點)

- 與您的房貸貸款機構(您繳交每月房貸付款的公司)聯繫,以判斷您是否符合資格。
- 若要與房產顧問洽談:

請致電 Homeowner's Hope[™] 專線 1-888-995-HOPE (4673)。(24**小時無休提供英文及西班牙文服務。** 經預約可提供其他語言服務。)

到 www.hud.gov 尋找經 HUD 認可的房產顧問。

這些服務都是免費的!

若您的房屋已要被強制拍賣,請立即聯絡您的房貸貸款機構或房產顧問。在您的貸款被評估的期間, 您的房貸貸款機構可能會延後拍賣房屋的時間。

警惕房屋拍賣營救詐騙行為

- 獲 HUD <mark>認可之房產顧問所提供的協助,是完全免費的。若有任何人要求您支付諮詢或貸款調整的費用,</mark> 請務必小心。
- 若有人催迫您立即簽署文件,請務必小心。
- 除非您是直接與房貸貸款機構商談豁免債務事宜,否則請勿向任何人轉讓你的產權。
- 除非經過房貸貸款機構的核准,否則切勿將房貸付款支付給除房貸貸款機構之外的任何人。





